

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

KIMBERLY SUE STEWART

Debtor(s)

Case No. 12-11794TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2012.
- 2) The plan was confirmed on 03/12/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/26/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/14/2016.
- 5) The case was dismissed on 09/02/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,935.43.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,037.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$10,037.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,169.61
Court Costs	\$0.00
Trustee Expenses & Compensation	\$358.68
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,528.29**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNTS RECEIVABLE MANAGEM	Unsecured	0.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	310.00	NA	NA	0.00	0.00
ADVANTAGE PHYSICAL THERAPY	Unsecured	90.00	NA	NA	0.00	0.00
AFNI INC***	Unsecured	0.00	NA	NA	0.00	0.00
AFNI INC***	Unsecured	0.00	NA	NA	0.00	0.00
AFNI INC***	Unsecured	135.50	135.50	135.50	0.00	0.00
APPLE HILL PODIATRY ASSOC	Unsecured	30.00	NA	NA	0.00	0.00
ASSOCIATED CLINICAL LABORATO	Unsecured	4.43	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTIONS INC	Unsecured	0.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTIONS INC	Unsecured	0.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTIONS INC	Unsecured	0.00	NA	NA	0.00	0.00
BON TON	Unsecured	593.00	NA	NA	0.00	0.00
BOYD/WILSON PROP MANGEMENT	Unsecured	0.00	NA	NA	0.00	0.00
BRIGHT HORIZONS	Unsecured	1,500.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT MANAGEME	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	463.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	727.00	NA	NA	0.00	0.00
CARDIAC DIAGNOSTIC ASSOCIATES	Unsecured	594.00	NA	NA	0.00	0.00
CB ACCOUNTS**	Unsecured	0.00	NA	NA	0.00	0.00
CBSCS++	Unsecured	526.00	NA	NA	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	0.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	526.13	526.13	526.13	0.00	0.00
COMCAST***	Unsecured	133.87	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE++	Unsecured	0.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE++	Unsecured	0.00	NA	NA	0.00	0.00
CONTRACT CALLERS INC++	Unsecured	0.00	NA	NA	0.00	0.00
CONVERGENT HEALTHCARE RECOV	Unsecured	176.00	357.60	357.60	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT BUREAU OF YORK	Unsecured	192.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	0.00	NA	NA	0.00	0.00
CREDITTECH	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CREDITECH	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	0.00	NA	NA	0.00	0.00
DRS GOLDEN & MATZ LLC	Unsecured	208.00	NA	NA	0.00	0.00
DRS GOLDEN & MATZ LLC	Unsecured	187.00	NA	NA	0.00	0.00
EMERGCARE INC	Unsecured	45.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	0.00	NA	NA	0.00	0.00
FIRST ENERGY/PA ELECTRIC CO/GPI	Unsecured	595.20	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	675.00	NA	NA	0.00	0.00
GINNYS	Unsecured	253.56	268.14	268.14	0.00	0.00
GREAT LAKES HOME HEALTHCARE	Unsecured	49.13	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	775.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	1,254.11	1,240.21	1,240.21	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	60.66	60.66	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	580.69	580.69	580.69	0.00	0.00
LAHEY CLINIC/NORTHEASTERN HO	Unsecured	445.35	NA	NA	0.00	0.00
LAKE ERIE SPINE & INJURY CENTER	Unsecured	1,025.00	NA	NA	0.00	0.00
MALENO FAMILY LP	Unsecured	NA	NA	NA	0.00	0.00
MARCAM ASSOC BILLING & ACCOU	Unsecured	0.00	NA	NA	0.00	0.00
MARYLAND FAMILY CARE	Unsecured	788.20	NA	NA	0.00	0.00
MEDICOR ASSOCIATES INC	Unsecured	41.00	NA	NA	0.00	0.00
MEDSTAR FRANKLIN SQUARE MEDI	Unsecured	0.00	NA	NA	0.00	0.00
MEMORIAL HOSPITAL	Unsecured	873.00	NA	NA	0.00	0.00
MILLCREEK PARAMEDIC SERVICE	Unsecured	724.00	NA	NA	0.00	0.00
MILLCREEK TOWNSHIP (EIT)	Priority	124.06	NA	124.06	0.00	0.00
MOHELA O/B/O DEPT OF EDUCATIO	Unsecured	11,108.00	11,486.64	11,486.64	0.00	0.00
NATIONAL FUEL GAS DISTRIB CORP	Unsecured	183.24	190.40	190.40	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	603.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	63.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	240.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	208.00	NA	NA	0.00	0.00
NRA GROUP LLC*	Unsecured	0.00	NA	NA	0.00	0.00
NRA GROUP LLC*	Unsecured	0.00	NA	NA	0.00	0.00
NRA GROUP LLC*	Unsecured	0.00	NA	NA	0.00	0.00
PA COLLECTION SVCS	Unsecured	0.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	72.58	NA	72.58	0.00	0.00
PATIENT FIRST	Unsecured	351.28	119.26	119.26	0.00	0.00
PENNSYLVANIA ELECTRIC/PENELEC	Unsecured	167.05	628.47	628.47	0.00	0.00
PINNACLE CREDIT SERVICES LLC	Unsecured	0.00	NA	NA	0.00	0.00
PLAZA DENTAL	Unsecured	163.78	NA	NA	0.00	0.00
PORTFOLIO INVESTMENTS II LLC	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO INVESTMENTS II LLC	Unsecured	446.00	445.80	445.80	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	281.12	463.22	463.22	0.00	0.00
PRIMUS AUTOMOTIVE FNCL SVCS	Unsecured	8,501.00	NA	NA	0.00	0.00
RESORT MANAGEMENT	Unsecured	0.00	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC*++	Unsecured	55.97	55.97	55.97	0.00	0.00
RJM ACQUISITIONS LLC*++	Unsecured	355.21	355.21	355.21	0.00	0.00
SAINT MARYS HOME OF ERIE	Unsecured	553.00	NA	NA	0.00	0.00
SAINT VINCENT HEALTH CENTER	Unsecured	327.00	NA	NA	0.00	0.00
SAINT VINCENT INSTITUTE*	Unsecured	180.00	NA	NA	0.00	0.00
SPRINT TOGETHER WITH NEXTEL**	Unsecured	847.00	619.72	1,466.77	0.00	0.00
ST JOSEPH HEALTH CNTR	Unsecured	22.41	NA	NA	0.00	0.00
ST JOSEPH HEALTH CNTR	Unsecured	28.75	NA	NA	0.00	0.00
TIME WARNER CABLE	Unsecured	262.42	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP (TM	Secured	9,610.38	9,610.38	5,180.25	5,180.25	1,328.46
UNITED COLLECTION SVC++	Unsecured	0.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	3,143.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	3,908.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	445.60	NA	NA	0.00	0.00
UPMC REHABILITATION	Unsecured	140.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UPMC REHABILITATION	Unsecured	15.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	NA	115.57	115.57	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	1,200.00	NA	NA	0.00	0.00
VA POWER & LIGHT	Unsecured	108.36	NA	NA	0.00	0.00
VERIZON***	Unsecured	1,100.49	NA	NA	0.00	0.00
VERIZON***	Unsecured	67.02	NA	NA	0.00	0.00
VERIZON***	Unsecured	179.19	NA	NA	0.00	0.00
WELLSPAN MEDICAL GROUP	Unsecured	1,410.49	NA	NA	0.00	0.00
WELLSPAN MEDICAL GROUP	Unsecured	54.00	NA	NA	0.00	0.00
WILLIAM H WALTERS DDS	Unsecured	16.40	NA	NA	0.00	0.00
WINDSOR COMMONS	Unsecured	3,319.00	NA	NA	0.00	0.00
YORK HOSPITAL	Unsecured	12,605.60	NA	NA	0.00	0.00
YORK HOSPITAL	Unsecured	1,336.00	NA	NA	0.00	0.00
YORK HOSPITAL	Unsecured	113.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,180.25	\$5,180.25	\$1,328.46
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,180.25	\$5,180.25	\$1,328.46
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,436.85	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,436.85	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,256.03	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,528.29</u>	
Disbursements to Creditors	<u>\$6,508.71</u>	
TOTAL DISBURSEMENTS :		<u>\$10,037.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/07/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.